

### Group Health Benefits

Health benefits available to Federal employees are widely recognized as among the best in the country. Federal employees may select from a variety of health insurance options including fee-for-service, health maintenance organization, and point-of-service plans based upon geographic location. Cost depends upon the plan selected, with the Government paying a portion of the membership cost.

### Retirement

Newly appointed employees are covered by the Federal Employees Retirement Systems (FERS). This is a contributory three-tier plan providing retirement income from a Federal pension, Social Security and the Thrift Savings Plan (TSP). The TSP is a defined contribution plan similar to the 401K plans offered in the private sector. Employee contributions, which are made by payroll deduction, and the interest earned are tax-deferred.

### Group Life Insurance

Group life insurance to provide life, accidental death and dismemberment coverage is offered to all employees. Additional coverage including options for coverage for spouses and eligible children is also available.

### Workers Compensation

The Federal Employees' Compensation Act (FECA) provides pay, medical care and assistance, vocational rehabilitation and reemployment rights to Federal employees who are injured while performing official duties.

### Disability Benefits

Employees are eligible for disability retirement after completion of 18 months of creditable service.

